

Certificate Number: 03621-PAE-DE-034004882

Bankruptcy Case Number: 19-17649



03621-PAE-DE-034004882

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 26, 2020, at 8:15 o'clock PM EST, Ray Cha completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 27, 2020 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor

Certificate Number: 03621-PAE-DE-034004881

Bankruptcy Case Number: 19-17649



03621-PAE-DE-034004881

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on January 26, 2020, at 5:46 o'clock PM EST, Kelly Shin completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: January 27, 2020 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor